

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No.: 09/483,537

Inventor: Robert D. Wilson

Filed: 01/14/2000

Examiner: James S. Bergin

Group Art  
Unit: 2164

Attorney  
Docket No.: BLO 1565-002

Title: SPENDING VEHICLES  
FOR PAYMENTS

**PRELIMINARY  
AMENDMENT TO  
PATENT APPLICATION**

Box RCE  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

The following remarks are in response to the Examiner's Office Action mailed on October 1, 2002. The Applicant respectfully requests that the Examiner consider the following remarks prior to further examination of the present application.